# Abstract of Reports of the Condition of

## MONTANA

State Banks
and
Trust Companies
and
Building & Loan Associations

June 30, 1946



| W. A. BROWNSup    | t. of Banks |
|-------------------|-------------|
| S. L. KLEVEChie   | f Examiner  |
| E. R. KAHLA       | Examiner    |
| E. H. E. HELGESON | Examiner    |
| J. W. STERLING    | Examiner    |
| ALICE SEARLE      | Secretary   |

#### MONTANA STATE BANKS AND TRUST COMPANIES

| A                                       | Dolo Bonk & Tweet Co (1)   |
|---|--|
| Anaconda                                | Daly Bank & Trust Co. (1)  |
| Baker                                   | The Bank of BakerBelgrade State BankBelt Valley Bank (1)Northern Montana State BankCitizens Bank & Trust Co. (1)Billings State Bank (1) Security Trust & Savings Bank (1)Gallatin Trust & Savings Bank (1) Security Bank & Trust Co. (1)Bank of BridgerPowder River County Bank (1)Metals Bank & Trust Co. (1) |
| Belgrade                                | Belgrade State Bank  |
| Belt                                    | Northern Montana State Bank  |
| Big Timber                              | Citizens Bank & Trust Co. (1)  |
| Billings                                | Billings State Bank (1)  |
|   | Security Trust & Savings Bank (1)<br>Gallatin Trust & Savings Bank (1)   |
| Bozeman                                 | Gallatin Trust & Savings Bank (1)  |
| Pridger                                 | Bank of Bridger  |
| Broadus                                 | Powder River County Bank (1)   |
| Butte                                   | Metals Bank & Trust Co. (1)  |
| 0.000                                   | Stockmen's Bank (1)First State Bank (1)Citizen's State Bank (1)Bank of Columbia FallsThe Yellowstone Bank (1)Farmers' State BankCulbertson State Bank (1)Bank of Glacier County  |
| Chinools                                | First State Bank (1)   |
| Choteau                                 | Citizen's State Bank (1)   |
| Columbia Falls                          | Bank of Columbia Falls   |
| Columbus                                | The Yellowstone Bank (1)   |
| Conrad                                  | Farmers State Bank (1)   |
| Cut Bank                                | Bank of Glacier County   |
| Out Dank                                |  |
| Deer Lodge                              | Deer Lodge Bank & Trust Co. (1)<br>Farmers State Bank (1)<br>State Bank & Trust Co.  |
| Denton                                  | Farmers State Bank (1)   |
| Dillon                                  | State Bank & Trust Co.   |
| Fairview                                | Fairview Bank<br>Daniels County State Bank<br>Forsyth State Bank<br>Chouteau County Bank<br>First State Bank<br>Clark's Fork Valley Bank (1)   |
| Flaxville                               | Daniels County State Bank  |
| Forsyth                                 | Forsyth State Bank   |
| Fort Benton                             | Chouteau County Dank   |
| Fromberg                                | Clark's Fork Valley Bank (1)   |
| r tomberg                               |  |
| Glasgow                                 | Farmers'-Stockgrowers' Bank (1)<br>Exchange State Bank (1)<br>Montana Bank & Trust Co. (1)   |
| Glendive                                | Exchange State Bank (1)  |
| Great Falls                             | Montana Bank & Trust Co. (1)   |
| Hamilton                                | Citizens' State Bank   |
| 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 | Ravalli County Bank (1)  |
| Hardin                                  | Big Horn County State Bank   |
| Harlem                                  | Security State Bank (1)  |
| Havre                                   | Hill County State Bank of Havre (1   |
| Helena                                  | Citizens' State Bank Ravalli County Bank (1)Big Horn County State BankSecurity State Bank (1)Citizens' Bank of Montana (1) Hill County State Bank of Havre (1Union Bank & Trust Co. (1)  |
|   |  |
| Laurel                                  | The Yellowstone Bank (1)Northwestern Bank of LewistownFirst State Bank (1)   |
| Libby                                   | First State Rank (1)   |
|   |  |
| Malta                                   | First State Bank (1)Manhattan State BankStockmen's Bank of MartinsdaleMiles City Bank (1)  |
| Manhattan                               | Manhattan State Bank   |
| Martinsdale                             | Miles City Bank (1)  |
| Willes City                             |  |
| Philipsburg                             | Flint Creek Valley Bank (1)<br>Security State Bank<br>Security State Bank<br>Traders' State Bank (1)   |
| Plentywood                              | Security State Bank  |
| Polson                                  | Security State Bank  |
| Poplar                                  | Traders State Dank (1)   |
| Red Lodge                               | Meyer & Chapman State Bank   |
| Richey                                  | First State Bank (1)   |
| Ronan                                   | Meyer & Chapman State Bank<br>First State Bank (1)<br>Ronan State Bank (1)<br>Miners' & Merchants' Bank  |
| Roundup                                 | Miners & Merchants Bank  |
| St Ignatius                             | Lake County Bank   |
| Scobey                                  | Citizens' State Bank   |
| Shelby                                  | First State Bank   |
| C1!                                     | Sunburst State Bank  |
| Somers                                  | State Rank of Somers   |
| Stanford                                | Basin State Bank   |
| Stevensville                            | Lake County BankCitizens' State BankFirst State Bank Sunburst State BankBank of SheridanState Bank of SomersBasin State BankFirst State Bank (1)   |
| m                                       | Otata Dank of Manny (1)  |
| Terry Falls                             | State Bank of Terry (1)First State Bank (1)State Bank of Townsend (1)  |
| Townsend                                | State Bank of Townsend (1)   |
|   |  |
| Victor                                  | Farmers' State Bank (1)  |
|   |  |
|   | Whitehall State Dank   |
| Whitehall                               | Whitehall State Bank   |
| Whitehall<br>Wolf Point<br>Worden.      | Whitehall State Bank<br>First State Bank<br>Farmers State Bank (1)<br>Little Horn State Bank   |

#### (1) Members Federal Reserve Bank

#### MONTANA BUILDING AND LOAN ASSOCIATIONS

| Big TimberBig Timber Building and Loan Associa-<br>tion   |
|---|
| Billings Building and Loan Association<br>Security Building and Loan Association                    |
| BozemanPioneer Building and Loan Association  |
| DillonInterstate Building and Loan Association  |
| GlendiveGlendive Building and Loan Association  |
| Great FallsFidelity Building and Loan Association<br>Great Falls Building and Loan Associa-<br>tion |
| Mountain States Building and Loan Association   |
| HelenaAmerican Building and Loan Association Home Building and Loan Association                     |
| LivingstonEmpire Building and Loan Association  |
| MissoulaMissoula Building and Loan Association<br>Northwest Mutual Building and Loan<br>Association |
| Western Montana Building and Loan Association   |
| SidneyNorthern Building and Loan Association  |

#### NATIONAL BANKS

| Roker            | Baker National Bank  |
|------------------|--|
| Rillings         | Montana National Bank  |
| Dilling S        | Montana National Bank<br>Midland National Bank<br>Commercial National Bank |
| Bozeman          | Commercial National Bank   |
| Browning         | First National Bank  |
| Butte            | First National Bank<br>First National Bank                                 |
|                  | Miners' National Bank  |
|                  |  |
| Chinook          | Farmers' National Bank   |
| Circle           | First National Bank  |
| 12.11            |  |
| Dillon           | First National Bank  |
| Electers.        | Died Medienal Donk   |
| Entalana         | First National Bank<br>First National Bank                                 |
| Fairneid         | First National Dank  |
| Geraldine        | First National Bank  |
| Glasgow          | First National Bank<br>First National Bank                                 |
| Glendive         | First National Bank  |
|                  | 3f h t t NTo 41 1 Downly   |
| Great Falls      | First National Bank  |
|                  | Great Falls National Bank  |
|                  |  |
| Harlowton        | Continental National Bank  |
| Havre            | Montana National Bank  |
| Helena           | First National Bank & Trust Co.  |
| Hinsdale         | First National Bank  |
| Hysham           | First National Bank  |
| Indith Con       | First National Bank  |
| Judith Gap       | FIFST National Dank  |
| Kalienall        | Conrad National Bank   |
| transpon         | First National Bank  |
|                  | Tipe Tittonal Dam  |
| Lewistown        | National Bank of Lewistown   |
| Livingston       | National Park Bank   |
|                  |  |
| Miles City       | First National Bank<br>First National Bank                                 |
| Missoula         | First National Bank  |
|                  | Western Montana National Bank  |
| : Dl-4           | TN -4 N-41 1 D   |
| Plains           | First National Bank  |
| Pod Todas        | United States National Bank  |
| Recerve          | First National Bank  |
| Treser ve        | Pilst National Dana  |
| Sidney           | Richland National Bank   |
|                  | Sidney National Bank   |
|                  |  |
| Twin Bridges     | First National Bank  |
|                  |  |
| Whitefish        | First National Bank<br>First National Bank<br>First National Bank          |
| White Sul. Sprgs | First National Bank  |
| Wibaux           | First National Bank  |
|                  |  |

#### ABSTRACT NO. 154

Aggregate Resources and Liabilities of 71 State Banks of Montana, June 30, 1946, and Compared with Reports of 71 State Banks on December 31, 1945

|                            |                  |                  | Increase+           |
|----------------------------|------------------|------------------|---------------------|
| RESOURCES:                 | June 30, 1946    | Dec. 31, 1945    | Decrease—           |
| Loans and Discounts        | \$ 31,784,612.28 | \$ 23,613,423.14 | \$<br>8,170,189.14+ |
| Overdrafts                 |                  | 30,359.63        | 16,945.00+          |
| U. S. Govt. Bonds          | 146,765,435.73   | 149,089,540.80   | 2,324,105.07—       |
| Other Public Bonds         | 3,853,055.56     | 3,047,561.58     | 805,493.98+         |
| Bonds, Warrants, etc.      | 1,705,565.07     | 1,411,513.32     | 294,051.75+         |
| Stock Federal Reserve Bank | 166,750.00       | 162,050.00       | 4,700.00+           |
| Cash and Due from Banks    | 59,691,879.44    | 72,044,905.22    | 12,353,025.78—      |
| Banking House              | 447,748.59       | 463,114.52       | 15,365.93—          |
| Furniture and Fixtures     |                  | 100,683.02       | 10,853.70+          |
| Other Real Estate          | 8,118.00         | 9,271.51         | 1,153.51—           |
| Other Assets               | 401,132.23       | 344,325.93       | 56,806.30+          |
|                            | \$244,982,138.25 | \$250,316,748.67 | \$<br>5,334,610.42— |
|                            |                  | Decrease         | \$<br>5,334,610.42  |
| LIABILITIES:               |                  |                  |                     |
| Capital: Common            | \$ 4,175,000.00  | \$ 4,110,000.00  | \$<br>65,000.00+    |
| Capital: Preferred         | 44,900.00        | 59,900.00        | 15,000.00—          |
| Capital: Debentures        | 25,000.00        | 45,000.00        | 20,000.00—          |
| Surplus                    | 3,504,975.00     | 3,407,317.47     | 97,657.53+          |
| Undivided Profits          | 2,052,423.62     | 1,905,646.43     | 146,777.19+         |
| Reserves                   | 421,218.82       | 351,279.46       | 69,939.36+          |
| Due to Banks               | 12,589,606.81    | 15,382,289.76    | 2,792,682.95—       |
| Demand Deposits            | 143,905,717.22   | 143,352,437.76   | 553,279.46+         |
| Officers' Checks, etc.     | 2,779,890.56     | 2,250,453.91     | 529,436.65+         |
| U. S. Govt. Funds          | 13,204,290.44    | 21,919,072.98    | 8,714,782.54—       |
| Other Public Funds         | 21,902,667.42    | 20,274,404.38    | 1,628,263.04+       |
| Time Certificates          | 4,973,676.69     | 4,616,831.97     | 356,844.72+         |
| Savings Deposits           | 35,145,639.88    | 32,431,964.70    | 2,713,675.18+       |
| Other Liabilities          | 257,131.79       | 210,149.85       | 46,981.94+          |
|                            | \$244,982,138.25 | \$250,316,748.67 | \$<br>5,334,610.42— |
|                            |                  | Decrease         | \$<br>5,334,610.42  |

### Aggregate Resources and Liabilities of 16 Building and Loan Associations of Montana, June 30, 1946, and Compared with Reports of 16 Building and Loan Associations on December 31, 1945

| RESOURCES:                      | June 30, 1946    | Dec. 31, 1945    |     | Increase+<br>Decrease- |
|---------------------------------|------------------|------------------|-----|------------------------|
| Real Estate Loans               | 9,306,218.79     | \$ 7,845,812.52  | \$  | 1,460,406.27+          |
| Real Estate Contracts           | 235,401.61       | 356,941.62       |     | 121,540.01—            |
| Real Estate Owned               | 6,700.21         | 6,700.21         |     |                        |
| Office Building, Furniture      |                  |                  |     |                        |
| and Fixtures                    | 180,903.34       | 189,378.45       |     | 8,475.11—              |
| Stock Loans                     | 34,712.20        | 26,683.86        |     | 8,028.34+              |
| Bonds, Warrants, etc.           | 6,319,357.70     | 6,444,184.90     |     | 124,827.20—            |
| Cash and Due from Banks         | 685,939.47       | 806,102.22       |     | 120,162.75—            |
| Stock in Federal Home Loan Bank | 142,500.00       | 143,000.00       |     | 500.00-                |
| Other Resources                 | 12,993.34        | 3,725.33         |     | 9,268.01+              |
|                                 | \$ 16,924,726.66 | \$ 15,822,529.11 | \$  | 1,102,197.55+          |
|                                 |                  | Increase         | .\$ | 1,102,197.55           |
| LIABILITIES:                    |                  |                  |     |                        |
| Installment Stock               | \$ 7,869,603.87  | \$ 7,397,106.16  | \$  | 472,497.71+            |
| Prepaid Stock                   | 1,215,243.05     | 1,383,953.34     |     | 168,710.29—            |
| Full Paid Stock                 | 5,630,247.98     | 5,405,589.00     |     | 224,658.98+            |
| Bills Payable                   | 426,003.14       | 73,636.86        |     | 352,366.28+            |
| Due Borrowers                   | 296,473.78       | 87,122.50        |     | 209,351.28+            |
| Other Liabilities               | 49,755.04        | 100,574.18       |     | 50,819.14—             |
| Contingent Fund                 | 652,497.73       | 630,582.54       |     | 21,915.19+             |
| Reserves and Undivided Profits  | 784,902.07       | 743,964.53       |     | 40,937.54+             |
|                                 | \$ 16,924,726.66 | \$ 15,822,529.11 | \$  | 1,102,197.55+          |
|                                 |                  | Increase         | \$  | 1,102,197.55           |